

Amelia

To: Elizabeth Greger c/o Office of US
Trustee #10

From: Amelia Penzo / Chapter 13 Bankrupt
#10-45329

Received by
JUN 17 2013
U.S. Trustee's
Office

Re: Response to your letter dated June 4, 2013

Pages: 26

Date: 6-17-2013

May 3, 2013

FILED

JUN 25 2013

TAWANA C. MARSHALL, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

US Trustee Office represented by you. Attached
copies of the documentations. Also June 15, 2013 I
received documentations, dated June 14, 2013
(documentations attached) from the Trustee Office.
Both documentations refer to two different
complaints filed by me. The first one was
withdrawn. As stated on another letter; I acknowledged
having made a mistake; I did go to the creditors
meeting 341. The second one, refers to the fact
my opinion^{AP} that I did not take the financial
management course held on October 19, 2010.
As you can see, you sent me the same copy
of the Affidavit Sign in Docket for 10/19/2010 for
both meetings. The 341 meeting of creditors held
the same day and the Financial Management
certificate are showing the same Sign the Sheet
is proof of my presence. I was suppose to

sign in twice. How can Tina Truitt
Trustee prove that I was present to the
Financial Management Course if I did not
sign in for the course at the time it
was offered?

Also Ms Ziegler, on my letter to you
dated 5/6/2013 I requested an investigation
from your office in reference to a course
I was supposed to take over the internet.
I did not take the above stated course.
Since you were not able to investigate
both issues stated above, I am going to
move my request to higher grounds. Thanks,

Amelia (Lange)

Chapter 13 Case # 10-45329
ameliaopenzo@hotmail.com
(469) 443-2583.

Certificate Number: 03088-TXN-CC-011832937



03088-TXN-CC-011832937

CERTIFICATE OF COUNSELING

I CERTIFY that on July 31, 2010, at 12:42 o'clock AM CDT, Amelia M Penzo received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Texas, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: July 31, 2010

By: /s/Crystal Towner

Name: Crystal Towner

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00281-TXN-DE-012715530

Bankruptcy Case Number: 10-45329



00281-TXN-DE-012715530

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 19, 2010, at 12:00 o'clock PM CDT, Amelia Penzo completed a course on personal financial management given in person by Tim Truman, Standing Chapter 13 Trustee, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Texas.

Date: October 19, 2010

By: /s/Evelyn Daley

Name: Evelyn Daley

Title: Executive Secretary to the Trustee

To: Elizabeth Ziegler / Office of the United States Trustee
From: Amelia M. Penzo / Bankruptcy Chapter 13
Case # 10-45329

Re: Ocwen attempt to foreclose on my
homestead 1301 Montclair St falsely
claiming a default of my loan
707273629

Date: 6-14-2013

Pages: 74

Received by
JUL 14 2013
J. Trustees
Jace H

Ocwen is trying to foreclose my house
July 2, 2013 by claiming non payments and
adding fraudulent charges to my loan.
Enclosed documents to proof the
above statement:

- 1) March 14, 2013 sent me the attach
payment history. Ocwen is applying
payments I did after filing for bankruptcy
August 2010 toward 2007, 2008, 2009 payments
supposedly due to them
- 2) See last account statement dated
5/17/2013 with questionable legal fees
as well as escrow fees over and beyond
the amount needed.

Also, on the same statement dated 5/17/13 Owen is charging \$175.00 NSF funds fee. I only had one returned check which was replaced by a cashier's check (see letter). Owen needs to turn in copies of NSF checks, if any. I reviewed my bank statements. It does not show any more NSF transactions.

- 2.) See Post Payment Tracking and payment acknowledge² to have received² by Owen. I wrote to RESPA complaining about Owen's business behavior. RESPA ask them to send me an email acknowledging payment receive. Enclosed copies of most of them. Also see First Notice of Default from the Law Firm Madja Wolf Zientz & Mann versus applied payment sent by Owen March 14, 2013
- 3.) See last account statement dated 5/17/2013 Owen is applying money to pay toward the principal without my written request.

- 4) Since Owen has been charging me for insurance. See escrow advance balance on account statement dated 5/17/13 of 3148.04. Since the loan origination I have been paying for insurance outside of the loan (2004). See copies of the Declaration pages attached from 2009 till now.
- 5) See my two Motion to Reconsider filed at the bankruptcy court.
- 6) See Annual Escrow Account Disclosure Statement / Bankruptcy Account History dated March 18, 2013. Owen projected payments to escrow of \$286.94 which is over the tax amount I pay yearly.
- 7) Also Owen has not responded in full my "qualified written request" for disclosure, letter enclosed.

For more information, please request copy of my bankruptcy docs.

I am asking the US Bankruptcy Court Trustee to stop the acceleration and foreclose on my homestead till your office investigate the above matters. It is my opinion that Owen has broken many of the bankruptcy laws stipulated above. Thanks
annalia.penzon@hotmail.com (469) 443-5883

Baxter & Reyes

5950 Berkshire Lane, Suite 410

Dallas, Texas 75225

Christopher K. Baxter
Chance Oliver

Telephone (214) 526-7900
Facsimile (214) 526-7910

Notice of Acceleration of Maturity

CERTIFIED MAIL-RETURN RECEIPT REQUESTED

June 5, 2013

AMELIA PENZO
1301 MONTCLAIR STREET
ARLINGTON, TX 76015

RE: Our File Number: 220.019676
Loan No.: 707273629
Property Address: 1301 MONTCLAIR STREET
ARLINGTON, TX 76015

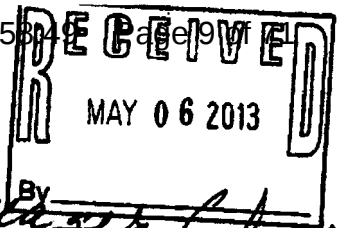
Dear Mortgagor(s):

You have previously been advised by letter of certain defaults under the Note and Deed of Trust and informed of the intent to accelerate the maturity date of the Note if defaults therein were not cured within the specified time period. Because of your defaults in complying with the terms and provisions of the Note and Deed of Trust, notice is hereby given that the present legal holder of the Note **HAS ACCELERATED THE MATURITY DATE OF THE NOTE**. As a result of such acceleration, the entire unpaid principal balance of the Note, all accrued interest, and all other sums lawfully owing on the Note or under the Deed of Trust are now due and payable and demand is hereby made for the immediate payment in full of all such sums.

You are further notified that, in accordance with the terms of the Note and Deed of Trust, and subject to the provision, if any, in the Note or Deed of Trust regarding your opportunity to reinstate, if full payment of the outstanding principal balance of the Note, together with all interest accrued thereon, and all other lawful charges and attorney's fees incurred to date are not received by DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY HOME EQUITY LOAN TRUST 2005-4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4, 1661 WORTHINGTON RD STE 100, WEST PALM BEACH, FL 33409, c/o OCWEN LOAN SERVICING LLC the mortgagee will seek a court order allowing the mortgagee to foreclose the lien you granted on your homestead under the loan documents in accordance with Deed of Trust. The exact amount necessary for you to pay in order to cure the existing defaults and prevent this foreclosure sale may be determined by contacting our office.

Please be advised that if any obligor has been discharged in a case filed under the provisions of Title 11, United States Code, Section 101, et seq., then no personal obligation will result from this foreclosure action against any such individual. This foreclosure action shall be directed only against the real property to satisfy the lien secured by the Deed of Trust.



Memo

To: Patty Purcell / Office Manager Chapter 1
 Trustee Office / Tim Tammear
 Elizabeth Ziegler / US Trustee Court

from: Amelia M. Penzo / Chapter 13 Bankruptcy
 Court / Debtor Case # 10-45329

Re: Requesting to see the original sign in
 sheet for the Debtor Education class that
 took place Oct 19, 2010

Date: 5-6-2013

I came today 5/6/2013 to the Trustee
 Office / Tim Tammear wanting to see the
 signing in sheet (original signatures).
 Patty Purcell / Office Manager, came over to the
 receptionist area. She stated that there was
 only one sign in sheet for both; the Debtor's
 Orientation class and the 341 Creditors meeting.
 After she went back to her office I asked the
 receptionist, Ms. Lindsay. The check-in time for
 the Debtor's Orientation Class, she told me that
 usually takes place at 8:30 AM. The check-in time for
 the Creditors Meeting is at 2:00 pm in the
 afternoon of the same day. I do not recall having
 taken the 8:30 AM Debtor's Orientation class. They
 came to see the original signatures. According
 to the receptionist Ms. Lindsay, I was supposed to
 sign in for each meeting. *Amelia Penzo*
 amelia.penzo@hotmail.com

To: Elizabeth Ziegler / US Trustee's Court
Office
From: Amelia M. Penzo / Chapter 13 Bankruptcy
Court / Debtor Case # 10-45329
Re: Inquiry about internet course
Date: 5-6-2013

Received
MAY-6 2013
3-Trust

Ms. Ziegler, please ask the pertinent company to turn in all the documentations they might have to proof my participation in the internet class Lee Law Firm said I took.

Also, I passed by your office and turned in documentations related to a course I was supposed to have taken (Debtor's Orientation Class at 8:30, Oct 19, 2010) at Tim Tuma's Trustee Office. Thanks

Amelia Penzo

amelia.penzo@hotmail.com
(469) 443-2583

P.S. Again my apologies to you for my confusion related to the 341 meeting. TAD

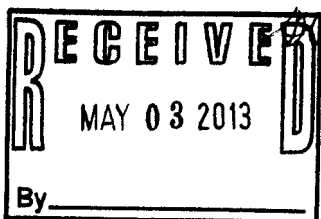
To: Joan Mathis / Customer Service Representative
 Chapter 13 Trustee Office / Tim Truman
 Elizabeth Ziegler / US Trustee Court
 Evelyn Daley / Chapter 13 Secretary of
 the Trustee / Tim Truman's Office
 From: Annelia M. Russo / Chapter 13 Bankruptcy
 Court / Debtor Case # 10-45329

Re: Requesting to see the original signing
 sheet for the Certificate of Debtor Education
 that took place Oct 19, 2010 by the
 Executive Secretary to the Trustee, Evelyn Daley
 Date: 5-3-2013

Today 5/3/2013 I came to the office of
 Chapter 13 Trustee Tim Truman. I would like
 to see the original signing in sheet.
 Evelyn is the only one who can
 show me the original; so I am
 coming back tomorrow. Evelyn is not in the office

Thanks,
 Annelia Russo

PS. Joan Mathis refused to
 sign received on this letter



→ After refusing to stamp it; she
 finally came out of the receptionist
 station and was out and on her way

Attorney: PRO SE

Confirmed: 11/1/2010 Bar Check is YES
Case Status: ACTIVE (11/1/2015)

LA MERCEDES PENZO paying \$568.00 MONTHLY

Adequate Protection:

Receipts									
Disbursements									
Adjustments									
Trustee Disbursements									
Payee Name									
Check Status: Cleared State Dated Stop Payment Outstanding									
Date	Payor Batch	Payee - Resend Name	Check Source	Description	Receipts	Excluded	Total		
4/26/2013	59429		14704095147	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
3/6/2013	58352		050000892238	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
2/8/2013	57815		050000888998	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
1/10/2013	57191		13543452	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
12/7/2012	56512		13386781	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
11/5/2012	55889		20200995180	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
10/4/2012	55280		14550676773	MONEY ORDER/PYMT TO DBTR ACCT	\$500.00				
10/4/2012	55280		14550676774	MONEY ORDER/PYMT TO DBTR ACCT	\$68.00				
9/13/2012	54844		14574299638	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
8/9/2012	54108		14540905015	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
7/5/2012	53371		864366	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
5/30/2012	52623		020000235466	CASHIER'S CK/PYMT TO DBTR ACCT	\$568.00				
4/24/2012	51829		19522292940	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
3/15/2012	50969		851742	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
3/15/2012	50969		851741	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
2/13/2012	50297		847991	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
1/5/2012	49601		843489	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
12/5/2011	49010		839684	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
11/3/2011	48462		836462	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
10/6/2011	47956		833664	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
8/29/2011	47221		19186911617	MONEY ORDER/PYMT TO DBTR ACCT	\$50.00				
8/29/2011	47226		829138	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
8/29/2011	47226		829139	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
7/6/2011	46374		823892	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
6/6/2011	45972		820749	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
4/14/2011	45226		815217	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
4/5/2011	45063		814057	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
2/22/2011	44462		808966	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
1/12/2011	43950		805468	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
12/14/2010	43575		802285	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
11/19/2010	43232		799549	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
10/18/2010	42736		20222871039	MONEY ORDER/PYMT TO DBTR ACCT	\$518.00				
9/9/2010	42156		792201	MONEY ORDER/PYMT TO DBTR ACCT	\$568.00				
Totals:					\$17,608.00	\$0.00	\$17,608.00		

Ziegler

Patty Purcell

4-23-2013
Owen Loan Service

PO Box 6440

Carol Stream, IL 60197-6440

7011-3500-0003-3074-3784

REF: Account # 0707273629

Dear Sir:

This letter is a "qualified written request" in compliance with and under the Real Estate Settlement Procedures Act, 12 U.S.C. Section 2605(e) and Regulation X at 24 C.F.R. 3500, and The Gramm Leach Bliley Act. I am writing to formally dispute the debt. Please provide clarification of various sale, transfer, funding source, legal and beneficial ownership, charges, credits, debits, transactions, reversals, actions, payments, analyses and records as listed below related to the servicing of this account from its origination to the present date.

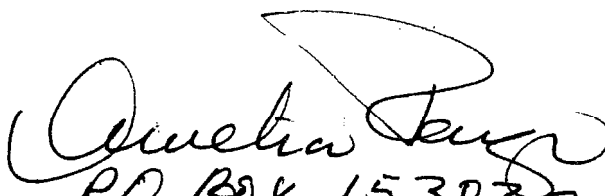
This is a Qualified Written Request under the Real Estate Settlement Procedures Act, codified as Title 12 § 2605 (e)(1)(B) (e) and Reg. X § 3500.21(f)2 of the United States Code as well as a request under Truth In Lending Act [TILA] 15 U.S.C. § 1601, et seq. RESPA provides substantial penalties and fines for non-compliance or failure to answer my questions provided in this letter within sixty [60] days of its receipt. In order to conduct the examination and audit of this loan, I need to have full and immediate disclosure including copies of all pertinent information regarding this loan. The documents requested and answers to my questions are needed for compliance with all federal and state laws, regulations including, but not limited to Title 62 of the Revised Statutes, RESPA, TILA, Fair Debt Collection Act, HOEPA and other laws.

Please provide copies of the following:

1. Escrow analysis back to origination of the loan
2. Loan history back to origination of the loan.
3. Complete and full accounting back to origination of the loan.
4. Itemized History of all fees and charges back to origination of the loan.
5. Copies of all loan insurance documents.
6. Copies of recorded loan documents and recorded chain of assignments.
7. Copies of all notations from your computer servicing system.

I request that all late charges assessed be waived from my mortgage. I also request that unnecessary force placed insurance and property taxes that were overpaid be reversed and my escrow account be re-analyzed. Please comply within the time frame guidelines for RESPA. Correspond in writing only please. CEASE AND DESIST ALL COLLECTION ACTIVITY.

Sincerely,


PO Box 153032
Arlington - TX 76015
phone: (469) 443-2583

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 		<p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Address</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p>	
<p>1. Article Addressed to:</p> <p>Owen Sean Serri P.O. Box 6440 Carol Stream, IL 60197-6440</p>		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>7011 3500 0003 3074 3784</p>	

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

Angel Reyes & Associates, P.C.

5950 Berkshire Lane, Suite 410

Dallas, Texas 75225

Angel L. Reyes, III
Chance Oliver

Telephone (214) 526-7900
Facsimile (214) 526-7910

April 10, 2013

AMELIA PENZO
PO BOX 153032
ARLINGTON, TX 76015

RE: Our File Number: 220.019676
Loan No.: 707273629
Property Address: 1301 MONTCLAIR STREET
ARLINGTON, TX 76015

Dear Consumer/Debtor:

Your loan has been referred to our office to take the necessary action to collect or foreclose pursuant to the provisions of the Deed of Trust/Security Instrument securing the real property that is subject to the lien set out therein. Any information obtained will be used for that purpose. As the attorney, I am required to give you notice of the following facts.

1. Your loan is contractually due for the 8/1/2012 monthly installment.
2. The current unpaid principal balance is \$43,577.54. THIS AMOUNT IS NOT THE PAYOFF ON THIS LOAN.
3. The name of the current creditor is: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY HOME EQUITY LOAN TRUST 2005-4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4 c/o its servicer OCWEN LOAN SERVICING LLC, 1661 WORTHINGTON RD STE 100, WEST PALM BEACH, FL 33409.
4. The consumer/debtor has 30 days after the receipt of this notice, the right to dispute the validity of the debt or any portion thereof. If the debt is not disputed, it will be assumed to be valid by this office.
5. If the consumer/debtor notifies the debt collector/attorney in writing within the 30-day period that the debt or any portion thereof is disputed, the debt collector/attorney will obtain a verification of the debt/note and same will be mailed to the consumer/debtor by the debt collector/attorney.
6. Upon the consumer/debtor's written request within the 30-day period, the debt





OCWEN Loan Servicing, LLC
PO Box 24726
West Palm Beach, FL 33416-4726

Website: WWW.OCWEN.COM

March 27, 2013

Amelia Penzo
PO Box 153032
Arlington, TX 76015

Re: INSUFFICIENT TO CURE DEFAULT
Loan Number: 707273629

Dear Mortgagor(s):

Ocwen recently received funds for your loan in the amount of \$ 1,000.00. These funds are being returned in the same form (check, Western Union, MoneyGram, etc.) in which they were received.

These funds are being returned, as they are not sufficient to satisfy the defaulted amount of your loan and no alternative payment arrangements have been agreed to. As indicated in the Notice of Default that was previously sent to you, payments that are less than the amount required to reinstate the mortgage loan will be returned and **will not stop any foreclosure proceedings that have begun.**

To cure the default you must pay the full amount due. To determine the amount due or to discuss other possible alternatives that may be available to avoid a foreclosure sale, you should **contact your Home Retention Consultant immediately at (877)596-8580.**

Sincerely,

Ocwen Loan Servicing, LLC

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. If you or your account are subject to a pending bankruptcy or your obligation referenced in this statement has been discharged in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt.

NMLS#1852

NOTICE TO CASHIER: BE SURE WATER MARK IS ON CHECK BEFORE CASHING



1617 W. 7TH STREET FORT WORTH, TEXAS 76102 817-422-0600

NOTICE TO MEMBERS
 The purchase of an Instantly Fund
 and a 30-day waiting period may be
 required before this check will be
 replaced or refunded in the event
 it is lost, misplaced or stolen.

02-0000247619

CASHIER'S CHECK

DATE
03/08/13

\$1,000.00

PAY: *ONE THOUSAND DOLLARS AND 00 CENTS*****

**PAY
TO THE
ORDER
OF**

**OCWEN LOAN SERVICING
 RE: AMELIA M PENZO
 ACC # 0707273629
 JAN/FEB 2013 PAYMENT**

EXPRESS

2ND SIGNATURE REQUIRED FOR AMOUNTS OVER \$10,000.00

⑈0000247619⑈ ⑆311981614⑆ 06012002⑈

MAR 12 2013

*Returned
by Ocwen
with Wilson
dated March 21
2013
AP*

TIM TRUMAN
STANDING CHAPTER 13 TRUSTEE

6851 N.E. LOOP 820, SUITE 300
N. RICHLAND HILLS, TEXAS 76180-6608
(817) 770-8500 / Fax (817) 770-8512

March 21, 2013

Ms. Amelia Mercedes Penzo
P. O. Box 153032
Arlington, TX 76015

Re: Chapter 13 Bankruptcy Case #10-45329

Dear Ms. Penzo:

In response to your handwritten request to the United States Trustee dated March 14, 2013, I enclose the following:

1. Copy of the "Report of (Adjourned) Section 341 Meeting and Trustee's Recommendation Concerning Confirmation" dated September 28, 2010, where in item #1 it indicates that you did not appear. Item #4 of the report indicates that the meeting was adjourned to October 19, 2010, and that the reason for adjournment was your failure to appear. The report indicates that your attorney "Heena" appeared, and apparently she represented to Lisa Roberts, the Presiding Officer, that the reason for your failure to appear was that "debtor had surgery today."
2. Copy of "Report of (Adjourned) Section 341 Meeting and Trustee's Recommendation Concerning Confirmation" dated October 19, 2010, which at item #1 indicates you did appear, that your I.D. was checked, and that that your Social Security number was verified. The report also indicates that your attorney Don Bryants appeared with you, and that the meeting was concluded.
3. An audio CD which contains an audio transcript of what transpired at each of the two meetings.
4. A copy of the "Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, and Deadlines" (341 Notice) dated August 18, 2010, which indicates that the time and date of your scheduled "Meeting of Creditors" was September 28, 2010, at 2:00 o'clock p.m.
5. A copy of the "Certificate of Notice" dated August 20, 2010, (issued by the Bankruptcy Noticing Center) which indicates that Amelia Mercedes Penzo was served with a copy of the 341 Notice by First Class Mail on August 20, 2010, at 1301 Montclair Street, Arlington, TX 76014-1420.
6. A copy of the "Debtor Sign In Docket For 10/19/2010" which purports to have your signature as signed in and signed out of the Personal Financial Management Class on October 19, 2010. Our practice is to view a photo I.D. for sign in and sign out.

Ms. Amelia Mercedes Penzo

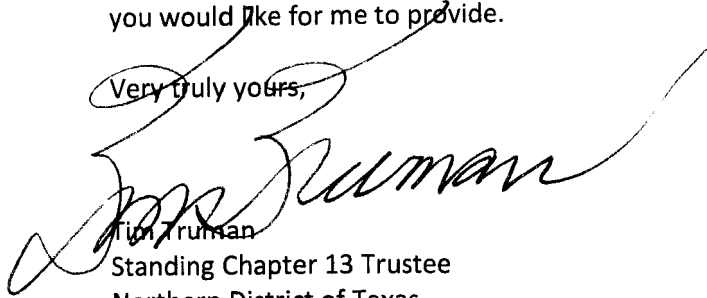
March 21, 2013

Page 2

7. A copy of the "Debtor Questionnaire" dated 10/19/2010 which contains what purports to be your signature on page 2.
8. A Certificate of Debtor Education dated October 19, 2010, certifying that Amelia Penzo completed a course on Personal Financial Management on October 19, 2010.

Please let me know in writing to the above address if there is any further information or documentation you would like for me to provide.

Very truly yours,

A handwritten signature in black ink, appearing to read "Tim Truman", is written over the typed name and title.

Tim Truman
Standing Chapter 13 Trustee
Northern District of Texas

TT/ed

Enclosures:

Report of (Adjourned) Section 341 Meeting and Trustee's Recommendation Concerning Confirmation
Dated September 28, 2010

Report of (Adjourned) Section 341 Meeting and Trustee's Recommendation Concerning Confirmation
Dated October 19, 2010

Audio CD

Certificate of Notice Dated August 18, 2010

Debtor Sign In Docket For 10/19/2010

Debtor Questionnaire Dated 10/19/2010

Certificate of Debtor Education Dated 10/19/2010

cc: Elizabeth A. Ziegler

Trial Attorney

U.S. Department of Justice

Office of the United States Trustee

1100 Commerce Street, Room 976

Dallas, TX 75242

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:
AMELIA MERCEDES PENZO

Case No. 10-45329-RFN

DEBTOR(S),

REPORT OF (ADJOURNED) SECTION 341 MEETING
AND TRUSTEE'S RECOMMENDATION CONCERNING CONFIRMATION

Meeting Information:

Meeting Date: September 28, 2010 Time: 2:00 pm
Original Date: September 28, 2010

1. Debtor(s) Appeared? DR1 ☐ Yes ☒ No DR2 ☐ Yes ☐ No ID Checked ☐ DR1 ☐ DR2 ☐
2. Debtor(s) attorney/paralegal appeared? ☒ Yes ☐ No ☐ Pro-se SS Checked ☐ DR1 ☐ DR2 ☐
Name of attorney/paralegal: Heena Interpreter Needed ☐ (language)

3. Creditors Appeared: Name: _____ Representing: _____

4. 341 Meeting: ☐ Concluded ☐ Not Held ☒ Adjourned Adj Date: 10-19-10
To Hear; Reason for adj.: NO SHOW
Debtor(s) to appear? DR1 ☐ Yes ☐ No DR2 ☐ Yes ☐ No

5. Need NOI for: ☐ Failure to Appear (DR1) / (DR2) ☐ Pay stubs(DR1) / (DR2) _____
☐ Wage Directive Information ☐ Tax Returns: _____
☐ Other: debtor had surgery today

6. Payment Information:

Current monthly payment per Plan: \$568.00 First Payment due: 9/15/2010
\$ rec'd as of 9/23/2010 \$568.00 Length of Plan: 60 months
Base Amount per Plan: \$34,080.00

Confirmation Issues: REFER TO LEGAL: ☐ Yes ☐ No See Item(s): _____ NO PLAN ☐

Previous objection to confirmation: _____

Confirmation Pre-Hearing Conference Date: 10/29/2010 Obj. to Conf. due date: 10/22/2010

Please indicate if Plan meets confirmation test by Y/N (YES/NO) or UD (unable to determine):

7. Disposable Income: \$ _____ x ACP: _____ = Unsecured Pool per Trustee: \$ _____

8. Base Amount Includes Unsecured Pool. UCP per Plan: \$0.00

9. Debtor is Eligible (Unsecured & Priority under \$360,475.00; Secured under \$1,081,400.00)

10. Best Interest: Exemptions: ☐ Federal: ☐ Texas State: ☐ Other State: _____

Exemptions Proper: ☐ Yes ☐ No If no, explain: _____

Non-exempt Property: _____

Value (equity) in non-exempt prop. \$ _____ Non-Exempt Prop. per Plan: \$130,583.00

11. Feasibility: Surplus per I & J: \$571.71 Plan Payments: \$ _____

Step ☐ Balloon ☐ Unemployed ☐ Negative Surplus ☐ Other: _____

12. Good Faith Petition and Plan:

a. Plan Payment at least 90 % I minus J \$ _____

b. Plan contains non-standard language: NO

c. other: _____

Debtor(s): AMELIA MERCEDES PENZO

Case No. 10-45329-RFN

13. Domestic Support Obligation: Debtor testified and/or answered debtor questionnaire that all post petition DSO paid? If no, does Attorney General have objection? ☐ Yes ☐ No ☐ UD
14. Debtor testified and/or answered debtor questionnaire that previous 4 years tax returns have been filed with the IRS. If no, year(s) not filed _____

15. Business Case: ☐ If Yes, Level: ☐ (If level 2, refer to Legal)
- ☐ Employees ☐ Liquor License ☐ Over \$10,000 per/mo. gross
- ☐ Incurs trade debt ☐ Other: _____

16. Tax Returns: _____ Year Tax Return Reviewed
- Number of Dependents on last year: _____ Notes: _____
- Number in Household per B22C: _____ Notes: _____

Gross 1040 (1.7) \$ _____

Gross 1040 (C-1) \$ _____

Gross Total: \$ _____

Gross Total /12 = \$ _____

Gross per Schedule "I": \$4,180.77

(If #7-14 is "No" or "UD" or if a level 2 business case, refer to Legal for further action.)

17. Presiding Officer Notes:

By: _____

Lisa Roberts
Lisa Roberts
Presiding Officer

Legal Notes:

18. Action:

☒ None ☐ Objection to be Filed: _____

☐ Resolved by Stipulation: _____

☐ Other: _____

By: _____

[Signature]
Attorney for Trustee/ Trustee

IN RE:
AMELIA MERCEDES PENZO

Case No. 10-45329-RFN

DEBTOR(S),

REPORT OF (ADJOURNED) SECTION 341 MEETING
AND TRUSTEE'S RECOMMENDATION CONCERNING CONFIRMATION

Meeting Information:

Meeting Date: October 19, 2010

Time: 2:00 pm

Original Date: September 28, 2010

1. Debtor(s) Appeared? DR1 ☒ Yes ☐ No DR2 ☐ Yes ☐ No ID Checked ☒ DR1 ☐ DR2

2. Debtor(s) attorney/paralegal appeared? ☒ Yes ☐ No Pro-se SS Checked ☒ DR1 ☐ DR2

Name of attorney/paralegal: Don Bryant Interpreter Needed _____ (language)

3. Creditors Appeared: Name: None Representing: _____

4. 341 Meeting: ☒ Concluded ☐ Not Held ☐ Adjourned Adj Date: _____

To Hear; Reason for adj.: _____

Debtor(s) to appear? DR1 ☐ Yes ☐ No DR2 ☐ Yes ☐ No

5. Need NOI for: ☐ Failure to Appear (DR1) / (DR2) ☐ Pay stubs(DR1) / (DR2) _____

☐ Wage Directive Information ☐ Tax Returns: _____

☐ Other: _____

6. Payment Information:

Current monthly payment per Plan: \$568.00 First Payment due: 9/15/2010

\$ rec'd as of 10/19/2010 \$1,086.00 Length of Plan: 60 months

Base Amount per Plan: \$34,080.00

Confirmation Issues: REFER TO LEGAL: ☐ Yes ☒ No See Item(s): _____ NO PLAN _____

Previous objection to confirmation: _____

Confirmation Pre-Hearing Conference Date: 10/29/2010 Obj. to Conf. due date: 10/22/2010

Please indicate if Plan meets confirmation test by Y/N (YES/NO) or UD (unable to determine):

Y 7. Disposable Income: \$ 0 x ACP: 36 = Unsecured Pool per Trustee: \$ 0

Y 8. Base Amount Includes Unsecured Pool. UCP per Plan: \$0.00

Y 9. Debtor is Eligible (Unsecured & Priority under \$360,475.00; Secured under \$1,081,400.00)

Y 10. Best Interest: Exemptions: ☐ Federal: ☒ Texas State: ☐ Other State: _____

Exemptions Proper: ☒ Yes ☐ No If no, explain: _____

Non-exempt Property: Real estate, Bk acct; Unown money

Value (equity) in non-exempt prop. \$ 130,583 Non-Exempt Prop. per Plan: \$ 130,583.00

Y 11. Feasibility: Surplus per I & J: \$ 571.71 Plan Payments: \$ 568./60
☐ Step ☐ Balloon ☐ Unemployed ☐ Negative Surplus ☐ Other: _____

Y 12. Good Faith Petition and Plan:

a. Plan Payment at least 90 % I minus J \$ _____

b. Plan contains non-standard language: NO

c. other: _____

- 4 13. Domestic Support Obligation: Debtor testified and/or answered debtor questionnaire that all post petition DSO paid? If no, does Attorney General have objection? ___ Yes ___ No ___ UD
- 4 14. Debtor testified and/or answered debtor questionnaire that previous 4 years tax returns have been filed with the IRS. If no, year(s) not filed _____.

15. Business Case: 4 If Yes, Level: 2 (If level 2, refer to Legal)
H Employees N Liquor License N Over \$10,000 per/mo. gross
N Incurs trade debt N Other: _____

16. Tax Returns: 2009 Year Tax Return Reviewed
Number of Dependents on last year: _____ Notes: _____
Number in Household per B22C: 1 Notes: _____

Gross 1040 (1.7)	\$	<u>5637</u>
Gross 1040 (C-1)	\$	
Gross Total:	\$	<u>7059.</u>
Gross Total /12 =	\$	<u>588.</u>

Gross per Schedule "I": \$4,180.77

(If #7-14 is "No" or "UD" or if a level 2 business case, refer to Legal for further action.)

17. Presiding Officer Notes:

Jay Return

By:

Patty Purcell
Patty Purcell
Presiding Officer

Legal Notes:

18. Action:

N None _____ Objection to be Filed: _____
____ Resolved by Stipulation: _____
____ Other: _____

By:

[Signature]
Attorney for Trustee / Trustee

UNITED STATES BANKRUPTCY COURT Northern District of Texas

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 8/16/10. Chapter 13 cases filed in the Northern District of Texas are governed by General Order 2006-08. A copy of which can be found on the court's website at <http://www.txnb.uscourts.gov/>

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amelia Mercedes Penzo
1301 Montclair Street
Arlington, TX 76015

Case Number:
10-45329-rfn13

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-1344

Attorney for Debtor(s) (name and address):

Jesse Schodrof Garcia
Allmand & Lee
8701 Bedford Euless Rd., Ste. 510
Hurst, TX 76053
Telephone number: (817) 265-0123

Bankruptcy Trustee (name and address):

Tim Truman
6851 N.E. Loop 820, Suite 300
Fort Worth, TX 76180
Telephone number: 817-770-8500

Meeting of Creditors

Date: **September 28, 2010**

Time: **02:00 PM**

Location: **6851 NE Loop 820, Suite 220, Frost Bank Bldg.- North side of Loop 820, N. Richland Hills, TX 76180-6608**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **12/27/10**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **One hundred eighty (180) days after date relief ordered.**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts:

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

501 W. Tenth Street
Fort Worth, TX 76102
Telephone number: 817-333-6000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday - Friday 8:30 AM - 4:30 PM

Date: 8/18/10

CERTIFICATE OF NOTICEDistrict/off: 0539-4
Case: 10-45329User: skerr
Form ID: b9iPage 1 of 1
Total Noticed: 25

Date Rcvd: Aug 18, 2010

The following entities were noticed by first class mail on Aug 20, 2010.

db +Amelia Mercedes Penzo, 1301 Montclair Street, Arlington, TX 76015-1420
 aty +Jesse Schodrof Garcia, Allmand & Lee, 8701 Bedford Euless Rd., Ste. 510,
 Hurst, TX 76053-3874
 tr +Tim Truman, 6851 N.E. Loop 820, Suite 300, Fort Worth, TX 76180-6608
 13458512 +Allmand & Lee, PLLC, 8701 Bedford Euless Rd., Suite 510, Hurst, TX 76053-3874
 13458513 Attorney General of Texas, Collections Div Bankruptcy Sec, PO Box 12548,
 Austin, TX 78711-2548
 13458514 +Bank of America, PO Box 650070, Dallas, TX 75265-0070
 13458515 +Beneficial, P.O. Box 1411, Fort Mill, SC 29716-1411
 13458516 +Chase Manhattan Mortgage, PO Box 24696, Columbus, OH 43224-0696
 13458517 +Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202-2120
 13458518 +Credit Systems International, 725 S. Wells No. 501, Chicago, IL 60607-4516
 13458520 +Home Eq Servicing, 701 Corporate Center Drive, Raleigh, NC 27607-5084
 13458526 +Linebarger Goggan Blair & Sampson, LLP, 2323 Bryan Ste 1600, Dallas, Texas 75201-2644
 13458527 +Procollect, inc, 12170 Abrams Rd Ste 100, Dallas, TX 75243-4579
 13458528 ++TEXAS COMPTROLLER OF PUBLIC ACCOUNTS, REVENUE ACCOUNTING DIV - BANKRUPTCY SECTION,
 PO BOX 13528, AUSTIN TX 78711-3528
 (address filed with court: STATE COMPTROLLER OF PUBLIC ACCOUNTS, REVENUE ACCOUNTING DIVISION,
 P.O. BOX 13528, AUSTIN, TEXAS 78711)
 13458529 Texas Alcoholic Beverage Comm, Licences and Permits Division, P.O. Box 13127,
 Austin, TX 78711-3127
 13458531 +Tim Truman, Chapter 13 Trustee, 6851 N.E. Loop 820, Suite 300,
 North Richland Hills, TX 76180-6608
 13458532 United States Attorney - NORTH, 3rd Floor, 1100 Commerce St., Dallas, TX 75242
 13458533 +United States Attorney General, Main Justice Building, Rm. 5111, 10th & Constitution Ave,
 NW Washington D.C 20530-0001

The following entities were noticed by electronic transmission on Aug 18, 2010.

13458519 +EDI: DISCOVER.COM Aug 18 2010 18:33:00 Discover Financial, Attention: Bankruptcy Department,
 PO Box 3025, New Albany, OH 43054-3025
 13458522 +EDI: HFC.COM Aug 18 2010 18:33:00 Hsbc Bank, ATTN: BANKRUPTCY, PO BOX 5213,
 Carol Stream, IL 60197-5213
 13458523 +EDI: HFC.COM Aug 18 2010 18:33:00 Hsbc-rs, Attn: Bankruptcy, PO Box 5263,
 Carol Stream, IL 60197-5263
 13458524 EDI: IRS.COM Aug 18 2010 18:33:00 Internal Revenue Service, Department of the Treasury,
 PO Box 21126, Philadelphia, PA 19114
 13458525 EDI: IRS.COM Aug 18 2010 18:33:00 IRS, Department of the Treasury, Austin, TX 73301-0030
 13458530 +E-mail/Text: redpacer@twc.state.tx.us TEXAS EMPLOYMENT COMMISSION,
 TEC BUILDING-BANKRUPTCY, 101 E. 15TH STREET, AUSTIN, TX 78778-0001
 13458521 EDI: FUNB.COM Aug 18 2010 18:33:00 Homeq, Attn: Bankruptcy Department, PO Box 13716,
 Sacramento, CA 95853

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

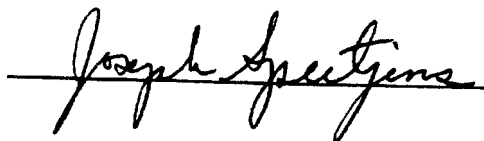
Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2010

Signature:



Debtor Sign In Docket for 10/19/2010

Case #	Debtor 1 Last Name	Debtor 1 First Name	ID CKD BY:	Debtor 2 Name	Atty Name	ID CKD BY:
10-45858-RFN	MITCHELL	GEORGE	E.D.	BARBARA JEAN MITCHELL	ALLMAND AND LEE PLLC	E.D.
<div>Debtor 1 Sign In</div> <div>Debtor 1 Sign Out</div> <div>Debtor 2 Sign In</div> <div>Debtor 2 Sign Out</div>						
10-45171-DML	NANCE	IVAN	E.D.		PATRICK D WEST	
<div>Debtor 1 Sign In</div> <div>Debtor 1 Sign Out</div> <div>Debtor 2 Sign In</div> <div>Debtor 2 Sign Out</div>						
10-45853-DML	OGOLINI	KALEB		KASEY NICOLE OGOLINI	LEINART LAW FIRM	
<div>Debtor 1 Sign In</div> <div>Debtor 1 Sign Out</div> <div>Debtor 2 Sign In</div> <div>Debtor 2 Sign Out</div>						
10-45329-RFN	PENZO	AMELIA	E.R.		ALLMAND AND LEE PLLC	
<div>Debtor 1 Sign In</div> <div>Debtor 1 Sign Out</div> <div>Debtor 2 Sign In</div> <div>Debtor 2 Sign Out</div>						
10-45781-RFN	QUINTERO	ELENA	E.D.		PATRICK D WEST	
<div>Debtor 1 Sign In</div> <div>Debtor 1 Sign Out</div> <div>Debtor 2 Sign In</div> <div>Debtor 2 Sign Out</div>						
10-45696-RFN	REYES	NICHOLAS	E.D.	CHARLOTTE ANN REYES	TRUMAN E COE LAW OFFICE	E.D.
<div>Debtor 1 Sign In</div> <div>Debtor 1 Sign Out</div> <div>Debtor 2 Sign In</div> <div>Debtor 2 Sign Out</div>						

DEBTOR QUESTIONNAIRE

Case No: 10-45329-RFN
Presiding Officer:

Date: 10/19/2010

1. Name (s) Debtor 1: AMELIA MERCEDES PENZO
Debtor 2:

2. Address: 1301 Montclair St
Arlington, TX 76015

If different from above:

3. Current home telephone number:

4. Current business employer and telephone number

Debtor 1: (Employer Name)

(Address)

(Phone Number)

Debtor 2: (Employer Name)

(Address)

(Phone Number)

5. Current cell phone number: Debtor 1:

Debtor 2:

6. Current e-mail address:

Debtor 1: ameliapenzo@hotmail.com

Debtor 2:

7. Check the Income Tax Returns you have filed with the IRS:

☒ 2009; ☒ 2008; ☒ 2007; ☒ 2006;

8. If you are engaged in business and have employees, list any of the following Tax Returns that you have NOT filed: 940 for year(s) _____;
941's for quarter(s) _____; sales tax for _____;
_____ ; other _____.

9. Have you delivered to the Trustee a copy of your 2009 Federal Income Tax Return or transcript for 2009?
☒ YES ☐ NO

10. Have you lived in any state other than Texas within the last 2 years? ☐ YES ☒ NO
If so, what state? _____.

Debtor 1: Amelia Mercedes Penzo
Debtor 2:

Case No: 10-45329-RFN
Debtor Questionnaire (p. 2)

11. At the time you filed your Chapter 13 case, did you owe or have an obligation to pay a spouse, former spouse, or child or such child's parent, legal guardian, or responsible relative or government unit ("claimant") any alimony, maintenance, or support (child support or alimony)? YES ~~NO~~

If yes, provide the following for all claimants

Name of claimant: _____

Claimant's address: _____

Claimant's phone number: (____) _____

See attached for additional claimants (see instructor for form).

If yes, have you paid all sums due all DSO claimants since the date your Chapter 13 case was filed?
 YES NO

12. If you are self-employed, do you incur trade credit in the production of income from such employment?
 YES ~~NO~~

13. If you do not have an attorney, did anyone other than an attorney give you advice or assistance in filling out the papers you filed in your Chapter 13 case? YES ~~NO~~

If yes, complete Declaration by ProSe Debtor. (See instructor for form).

14. Categorize in the order of importance (5-most important to 1-least important; 0-not relevant) in the reason(s) you filed Chapter 13 bankruptcy:

 ~~5~~ Loss of income/job
 Medical expenses
 Divorce
 ~~4~~ Foreclosure - home
 Repossession - vehicle
 IRS problems

 Poor money management
 Kids/grandkids/parents
 ~~3~~ Credit card problems
 Other: (describe)

15. How many people resided in your household on the day you filed your Chapter 13 case?
 1 (number)

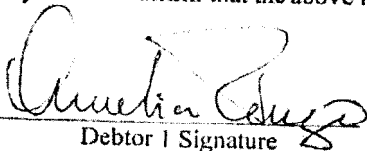
16. What is your age? Debtor 1: 64 Debtor 2: _____

17. What is your education level? Debtor 1: MS level

Debtor 2: _____

18. Are you or your spouse now receiving, or do either of you expect to become entitled to receive, any oil or gas income? ~~YES~~ NO

I hereby swear or affirm that the above information is true and correct


Debtor 1 Signature

Debtor 2 Signature



U.S. Department of Justice
Office of the United States Trustee
Region 6
Northern & Eastern Districts of Texas

1100 Commerce, Room 976
Dallas, TX 75242

(214) 767-8967
Fax: (214) 767-8971

March 20, 2013

By Email PDF Attachment to

intruman@aol.com

Tim Truman

Office of the Chapter 13 Trustee

6851 N.E. Loop 820, Suite 300

Fort Worth, TX 76180

Re: *In re Amelia Mercedes Penzo; 10-45329*

Dear Mr. Truman:

The United States Trustee received a copy of the attached letter, dated March 14, 2013, from Amelia Penzo regarding a complaint against you as Chapter 13 Trustee made in the above referenced case. The letter complains that you have failed to provide Ms. Penzo with the following information:

- Failure to provide Ms. Penzo with a copy of documentation of her appearance at her 341 meeting of creditors held on October 19, 2010;
- Failure to provide Ms. Penzo with a copy of the actual recording of her 341 meeting of creditors held on October 19, 2010;
- Failure to provide Ms. Penzo with notice of her 341 meeting.

In order to assist the United States Trustee in reviewing this complaint, we request that you provide a written response, with any relevant documents, including copies of any and all 341 meetings held in the above referenced case, by April 19, 2013.

Regards,

Elizabeth A. Ziegler
Trial Attorney

cc: William Neary, United States Trustee
Amelia Mercedes Penzo
Jesse Schodrof Garcia

Case # 10-45329
Re: My unsuccessful attempt
to receive a copy of any
documentation and/or
audiotape of the meeting
with creditors held Oct, 19, 2010
Date: March 14, 2013
Pages: 1

I have tried several times to
receive a copy of the documentation
stated above from Time Insurance Trustee.
Till today March 14, 2013 I have been
unsuccessful. Hence, I am trying
to obtain the above documentation
directly through the US Trustee
Bankruptcy Court. Thanks,

Amelia Penzo
PO Box 153032
Arlington-TX 76015
phone: (469) 443-2583
ameliapenzo@hotmail.com

Complaint in Amelia Mercedes Penzo; 10-45329

From: **Ziegler, Elizabeth (USTP)** (Elizabeth.Ziegler@usdoj.gov)
Sent: Wed 3/20/13 9:58 AM
To: timt@ch13ftw.com (timt@ch13ftw.com)
Cc: ameliapenzo@hotmail.com (ameliapenzo@hotmail.com); jgarcia@bglegalgroup.com (jgarcia@bglegalgroup.com)
3 attachments
Elizabeth Ziegler.vcf (1.5 KB) , Penzo Original Complaint.pdf (81.2 KB) , Penzo Request Response to Complaint Letter.pdf (50.4 KB)

Dear Mr. Truman,

Attached please find a complaint filed by Ms. Penzo against you in her above referenced case. Please do not hesitate to contact me with questions or concerns. Thank you.

Regards,

Liz

Elizabeth Ziegler

Trial Attorney
Dallas - Region 06

(214) 767-1247 Work
Elizabeth.Ziegler@usdoj.gov

1100 Commerce Street
Dallas, TX 75242

B6D (Official Form 6D) (12/07) - Cont.

In re **Amelia Mercedes Penzo**Case No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx5226 Homeq Attn: Bankruptcy Department PO Box 13716 Sacramento, CA 95853	-	DATE INCURRED NATURE OF LIEN Various Mortgage arrears COLLATERAL Homestead REMARKS In the plan				\$9,300.00	
		VALUE \$89,000.00					

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >
Total (Use only on last page) >

\$9,300.00	\$0.00
\$115,503.00	\$0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Wu, Stephen

From: Wu, Stephen
Sent: Thursday, March 14, 2013 4:12 PM
To: 'ameliapenzo@hotmail.com'
Subject: Penzo, 10-45329
Attachments: Penzo - Pay History.XLSX

Ms. Penzo,

Attached is the pay history sent to us from our client. Please confirm receipt.

Stephen Wu
Associate Attorney
Mackie Wolf Zientz & Mann, P.C.
14160 North Dallas Parkway, Suite 900
Dallas, Texas 75254
(214) 635-2650
(214) 722-5184 Direct
(214) 635-2686 Fax
swu@mwzmlaw.com



**MACKIE WOLF
ZIENTZ MANN**

This electronic mail message and any attached files contain information intended for the exclusive use of the individual or entity to whom it is addressed and may contain information that is proprietary, privileged, confidential and/or exempt from disclosure under applicable law. If you are neither the intended recipient nor an employee or agent responsible for delivering the communication to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. Please notify the sender by electronic mail or telephone of any unintended recipients and delete the original message without making any copies.

Date Paid	Amount Due	Date Paid	Amount Paid
10/1/2004	550.43	12/6/2004	359.51
11/1/2004	550.43	12/20/2004	377.49
12/1/2004	550.43	1/6/2005	359.51
1/1/2005	550.43	1/21/2005	359.51
2/1/2005	550.43	2/7/2005	359.51
3/1/2005	550.43	3/7/2005	359.51
4/1/2005	550.43	4/6/2005	359.51
5/1/2005	550.43	4/30/2005	377.49
6/1/2005	550.43	6/2/2005	378
7/1/2005	550.43	7/30/2005	377.49
8/1/2005	550.43	9/1/2005	380
9/1/2005	550.43	10/4/2005	378
10/1/2005	550.43	10/31/2005	904.2
11/1/2005	550.43	11/30/2005	886.22
12/1/2005	550.43	12/5/2005	821.15
1/1/2006	550.43	1/3/2006	890
2/1/2006	550.43	4/4/2006	2,412.83
3/1/2006	550.43	7/10/2006	2,230.22
4/1/2006	550.43	9/29/2006	1,498.80
5/1/2006	550.43	4/10/2007	830.86
6/1/2006	550.43	7/3/2007	1,100.00
7/1/2006	550.43	8/1/2007	1,247.54
8/1/2006	550.43	9/19/2007	2,245.20
9/1/2006	550.43	5/5/2008	687.13
10/1/2006	649.87	6/17/2008	1,381.72
11/1/2006	649.87	7/11/2008	687.17
12/1/2006	649.87	8/29/2008	699.64
1/1/2007	649.87	9/15/2008	675.97
2/1/2007	649.87	10/27/2008	664.36
3/1/2007	649.87	11/24/2008	664.36
4/1/2007	684.7	9/21/2009	1,500.00
5/1/2007	684.7	7/14/2010	3,350.00
6/1/2007	684.7	10/15/2010	552.51
7/1/2007	684.7	1/24/2011	1,800.00
8/1/2007	684.7	3/9/2011	1,105.02
9/1/2007	684.7	6/29/2011	1,049.86
10/1/2007	701.35	6/29/2011	524.93
11/1/2007	701.35	8/1/2011	1,049.90
12/1/2007	701.35	8/1/2011	524.95
1/1/2008	701.35	9/22/2011	1,200.00
2/1/2008	701.35	11/4/2011	552.51
3/1/2008	701.35	12/16/2011	693.00
4/1/2008	664.38	2/3/2012	1,269.84
5/1/2008	664.38	5/1/2012	960.00
6/1/2008	664.38	6/11/2012	497.27
7/1/2008	664.38	7/6/2012	490.00

BK FILED DATE 08/16/2010

→

→ already Chapter XIII bankruptcy
my payments were
applied for 2007, 2008,
2009 etc?

↓

8/1/2008	664.38	8/2/2012	525.00
9/1/2008	664.38	9/4/2012	540.00
10/1/2008	630.78	9/27/2012	540.00
11/1/2008	630.78	12/10/2012	1,016.00
12/1/2008	630.78	12/10/2012	508.00
1/1/2009	630.78	1/14/2013	580.00
2/1/2009	630.78		
3/1/2009	630.78		
4/1/2009	598.24		
5/1/2009	598.24		
6/1/2009	598.24		
7/1/2009	598.24		
8/1/2009	598.24		
9/1/2009	598.24		
10/1/2009	566.9		
11/1/2009	566.9		
12/1/2009	566.9		
1/1/2010	566.9		
2/1/2010	566.9		
3/1/2010	566.9		
4/1/2010	552.51		
5/1/2010	552.51		
6/1/2010	552.51		
7/1/2010	552.51		
8/1/2010	552.51		
9/1/2010	552.51		
10/1/2010	552.51		
11/1/2010	552.51		
12/1/2010	552.51		
1/1/2011	552.51		
2/1/2011	552.51		
3/1/2011	552.51		
4/1/2011	552.51		
5/1/2011	552.51		
6/1/2011	552.51		
7/1/2011	634.92		
8/1/2011	634.92		
9/1/2011	634.92		
10/1/2011	634.92		
11/1/2011	634.92		
12/1/2011	634.92		
1/1/2012	634.92		
2/1/2012	657.99		
3/1/2012	657.99		
4/1/2012	497.27		
5/1/2012	497.27		
6/1/2012	497.27		

7/1/2012	497.27		
8/1/2012	497.27		
9/1/2012	497.27		
10/1/2012	497.26		
11/1/2012	497.26		
12/1/2012	497.26		
1/1/2013	497.26		
2/1/2013	497.26		
3/1/2013	497.26		
Total Due	60202.89	Total Paid	45781.69

Page 1

Looking for ways to reduce your homeowners insurance cost? Consider increasing your deductible. First Protector will pay it for you, up to \$1,000. Visit www.OcwenFirstProtector.com or call 1-800-349-9756, 8am-8pm E.T. for more information.

NIMLS #: 1852
NC Permit No. 3946
CUSTOMER CARE CENTER 1-800-746-2936
Your call may be recorded for the coaching and development of

Information on the use of the data is available at <http://www.who.int/csr/don>

MEMB 00077/004566/000139 0017 1 ACPXWF
AMELIA PENZO
PO BOX 153032
ARLINGTON TX 76015-9032

Interest Rate:	43,577.55
Next Payment Due Date:	8,400009%
Escrow Advance Balance:	08/01/2012
Current Suspense Balance:	3,148.04-
Interest Paid Year-To-Date:	111.19
Taxes Paid Year-To-Date:	.00
Beginning Principal Balance:	.00
Beginning Escrow Balance:	43,464.84
Recently Assessed Amounts:	2,876.68-
December- 2013 Late Charges:	18.08
January- 2013 Late Charges:	18.08
2/21/12 Certified Mail Cost:	26.12
1/10/13 Property Valuation Expense:	109.00
1/11/13 Property Inspection Fee:	10.50
1/12/13 Defensive Litigation Fees:	150.00
1/12/13 Notice of Default:	

This is the principal balance only, not the amount required to pay your account in full

Current Amount Due:		
Principal:	→ 58.95	
Interest:	302.63	
Escrow:	135.68	
Less: Partial Payment Amount:	111.19	
Current Amount Due by 02/01/13:	386.07	
→ Past Due Amount:	204.90	
Principal:	345.23	
Interest:	1,824.27	
Escrow:	814.08	
Past Due Amounts DUE IMMEDIATELY:	2,983.58	
Assessed Fees/Expense Outstanding:		
ate Charges:		
rev-Returned Check Fee:	36.16	
rev-Transaction History Fee:	175.00	
rev-Bankruptcy Expense:	5.00	
rev-Certified Mail Cost:	150.00	
un-Defensive Litigation Fees:	26.12	
rev-Motion for Relief:	150.00	
rev-Motion For Relief Filing Costs:	625.00	
un-Notice of Default:	150.00	
un-Property Inspection Fee:	50.00	
rev-Property Valuation Expense:	10.50	
rev-Review of Plan/Notice of Appearance:	109.00	
Total Fees/Expense Outstanding:	1,636.78	
Total Amount Due:	5,006.43	

ate Charges:	36.16
rev-Transaction History Fee:	175.00
rev-Bankruptcy Expense:	5.00
rev-Certified Mail Cost:	150.00
urr-Defensive Litigation Fees:	26.12
rev-Motion for Relief:	150.00
urr-Motion For Relief Filing Costs:	625.00
urr-Notice of Default:	150.00
urr-Property Inspection Fee:	50.00
rev-Property Valuation Expense:	10.50
rev-Review of Plan/Notice of Appearance:	109.00
Total Fees/Expense Outstanding:	150.00
Total Amount Due:	1,636.78
	5,006.43

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
01/23/13	Payment Reversal	56.55	305.04	135.68				10.73	508.00

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK

FOLD AND
DETACH HERE

004565/000139 ACPXWF S1:ET-N1.C002 1

[illegible]

Sincerely,

Ocwen Loan Servicing, LLC
Toll Free Phone: (800) 746-2936

Fax: 407-737-6300

Owen
P.O. Box 24736
West Palm Beach, Florida 33416-4736

NSFLET

ADDRESS WRITTEN CORRESPONDENCE TO:

PHONE NUMBER:

HOURS:

OCWEN CONTACT INFORMATION
Monday - Friday 8:00 am - 9:00 pm ET
Saturday 8:00 am - 5:00 pm ET
Sunday 12:00 pm - 9:00 pm ET
(800) 746-2936

Please send all payments to one of the addresses defined above.

Money Gram
Receive Code: 2355
 City: Orlando
 St: FL
 Loan # 0707273629

Overnight Address
Owens Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409
Attention: Cashiering Department
Carol Stream, IL 60197-6440

PAYMENT REMITTANCE INFORMATION (always include Loan # 0707273629 with your payment)

If an ACH (Automated Clearing House) payment was returned for a reason other than Insufficient Funds, you are requested to please update your bank account details so that you may avoid future returned payments. You may do this by logging in to Owen's website at www.ocwen.com or by contacting Owen's Customer Care Center at (800) 746-2936. In addition, to avoid cancellation of the ACH program, please remit a replacement payment.

Your account has been charged **\$25.00** for this returned item, which will need to be included with your mortgage payment. Please submit your payment by Bank Check, Money Order or Money Gram. Prior to submitting your payment, you may wish to call us to verify the exact amount due on your account. Owen appreciates the opportunity to service your loan and looks forward to resolving this matter.

INSUFFICIENT FUNDS
ACCOUNT CLOSED
PAYMENT STOPPED
REASON UNKNOWN (PLEASE CONTACT YOUR BANK)
X OTHER: NSF 2nd Time Check Number: 1442 Check A

We hope this letter finds you well. Owen is sending you 1442, in the amount of \$508.00 for the following reason:

Dear Bortower(s):

RETURNED PAYMENT NOTICE

Property Address: 1301 Montclair Street, Arlington, TX 76015-2416

Loan Number: 0707273629

AMELIA PENZO
PO BOX 153032
ARLINGTON TX 76015-9032

[illegible]

12/30/11 15 30 3 000411 20130201 RUDY111 NSLET 1 02 DOMRBDY1000U 155747 LT

February 1, 2013

OCWEN

WWW.OCWEN.COM

5000

only check returned for NSF
one other funds on NST
for NST

\$175.00
\$131.13
\$17.13

account different

www.ocwcn.com

Ocwen Payment Received

Lipid metabolism

OCWEN

.....

Loan Number: 707273629
Property Address: 1301 Montclair Street
Arlington, TX 76015-2416

OCWEN received a payment on 11/25/2011 for the amount of \$516.88.

OCWEN
P.O. Box 24737
West Palm Beach, FL 33416-4737
(Do not send correspondence or payments to the above address.)

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt. To unsubscribe from this service, please call us at 1-800-746-2936 with the loan number above to update your email preferences.

NMLS#:1852

© Owen Financial Corporation. All Rights Reserved.

This communication is from a debt collector, Owen Loan Servicing, LLC (NMLS #1852), attempting to collect a debt, any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

This E-mail and its attachments are intended solely for the use of the addressee(s) hereof. In addition, this message and the attached information may contain confidential information. If you are not the intended recipient of this message, you are prohibited from reading, reproducing, distributing, disseminating, acting upon or otherwise using this transmission.

Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply E-mail and immediately delete this message from your system. Instructions transmitted over this system are not binding on us until they are confirmed by us. Messages transmitted are not guaranteed to be secure or free of software virus. While Owen Financial Corporation and its subsidiaries collectively "Owen" takes every reasonable precaution to minimize such risks, Owen cannot accept liability for any damage sustained by you or any third party as a result of software viruses.

Case 10-45329-13 Doc 76 Filed 06/25/13 Entered 06/25/13 14:58:49 Page 39 of 71

Ocwen Payment Received

Sent: Sat 12/17/11 10:15 PM

To: ameliapenzo@hotmail.com

Mortgage Consultants

Figure 1. The effect of the number of trials on the number of correct responses. The number of correct responses was significantly higher for the 10 trials condition than for the 5 trials condition. Error bars represent the standard error of the mean.

Loan Number: 707273629
Property Address: 1301 Montclair Street
Arlington, TX 76015-2416

OCWEN received a payment on 12/16/2011 for the amount of \$693.00.

OCWEN
P.O. Box 24737
West Palm Beach, FL 33416-4737
(Do not send correspondence or payments to the above address.)

NMLS #:1852

This communication is from a debt collector, Cowen Loan Servicing, LLC (NMLS #1852), attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

reproduction, growth, and development of the organism, and the ability to respond to environmental changes.

precaution to minimize such risks, Owen cannot accept liability for any damage sustained by you or any third party as a result of software viruses.

Ocwen Payment Received

Back to messages |

Reply ▾

Newsletters | 12/29/11

rdocmail@ocwen.com...
To ameliapenzo@hotmail.com

Ocwen Loan Servicing

CCWEN

December 29, 2011

Loan Number: 707273629

Property Address: 1301 Montclair Street

Arlington, TX 76015-2416

Dear Amelia Penzo:

OCWEN received a payment on 12/28/2011 for the amount of \$516.86

Sincerely,

OCWEN

P.O. Box 24737

West Palm Beach, FL 33416-4737

(Do not send correspondence or payments to the above address.)

This communication is from a debt collector attempting to collect a debt; any information contained herein is not intended as and does not constitute an attempt to collect a debt.

© Ocwen Financial Corporation. All Rights Reserved.

This communication is from a debt collector, Ocwen Loan Servicing, LLC (N) the debt is in active bankruptcy or has been discharged through bankruptcy, it

Windows Live™ Hotmail (14) Messenger (1) SkyDrive | MSN

Amelia Mercedes Penzo

profile | sign out

Options

Hotmail

Inbox (14)

Folders

Junk (562)

Drafts (45)

Sent

Deleted (19)

New folder

Quick views

Messenger (1)

35 invitations

Search contacts

CARO

Sign out of Messenger

Home

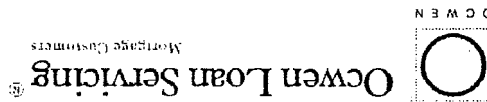
Contacts

Calendar



Ocwen Payment Received

rdocmail@ocwen.com Schedule cleanup
To ameliapenzo@hotmail.com



Helping Homeowners Is What We

February 04, 2012

Loan Number: 702273629

Property Address: 1301 Montclair Street

Arlington, TX 76015-2416

Dear Amelia Penzo:

Ocwen received a payment on 02/03/2012 for the amount of \$516.88.

Sincerely,

Ocwen
P.O. Box 24737
West Palm Beach, FL 33416-4737

(Do not send correspondence or payments to the above address.)

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

© Ocwen Financial Corporation. All Rights Reserved.

To unsubscribe from these notifications please click [here](#).

This e-mail message and its attachments, if any are intended solely for the use of the addressee hereof. In addition, this message and the attachments, if any may contain confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from disclosing, reproducing, distributing, disseminating or otherwise using this transmission. Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, promptly notify the sender by reply e-mail and immediately delete this message from your system. Instructions transmitted over this system are not binding on confirmed by us. Message transmission is not guaranteed to be secure or free of software virus. While Ocwen Financial Corporation and its subsidiaries collectives every reasonable precaution to minimize such risks, Ocwen cannot accept liability for any damage sustained by you or any third party as a result of software. Too many newsletters? You can unsubscribe or better yet, schedule automatic cleanup.

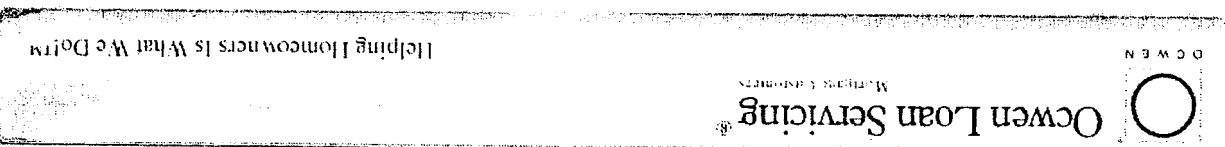
New | Reply | Reply all | Forward | Delete | Junk | Sweep | Mark as | Move to | Categories

© 2012 Microsoft | Terms | Privacy | About our ads | Advertise | Developers

Help Center | Feedback | English

Ocwen Payment Received

From: rdcmail@ocwen.com
Sent: Thu 7/05/12 2:58 PM
To: amclapenzo@hotmail.com



O C W E N



MORTGAGE ASSISTANCE

Ocwen Loan Servicing

July 03, 2012

Loan Number: 707273629
Property Address: 1301 Montclair Street
Arlington, TX 76015-2416

Dear Amelia Penzo

Ocwen received a payment on 06/28/2012 for the amount of \$531.08

Sincerely,

Ocwen
P.O. Box 24737
West Palm Beach, FL 33416-4737
(Do not send correspondence or payments to the above address.)

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

MML59, 1052



To Unsubscribe from these notifications please click [here](#).

This E-mail message and its attachments, if any are intended solely for the use of the addressee hereof. In addition, this message and the attachments, if any may contain information that is confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission.

Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply E-mail and immediately delete this message from your system. Instructions transmitted over this system are not binding on us until they are confirmed by us. Message transmission is not guaranteed to be secure or free of software virus. While Ocwen Financial Corporation and its subsidiaries collectively "Ocwen" takes every reasonable precaution to minimize such risks, Ocwen cannot accept liability for any damage sustained by you or any third party as a result of software viruses.

To Unsubscribe from these notifications please click here.

This E-mail message and its attachments, if any are intended solely for the use of the addressee hereof. In addition, this message and the attachments, if any may contain information that is confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission.

Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply E-mail and immediately delete this message from your system. Instructions transmitted over this system are not binding on us until they are confirmed by us. Message transmission is not guaranteed to be secure or free of software virus. While Ocwen Financial Corporation and its subsidiaries collectively "Ocwen" takes every reasonable precaution to minimize such risks, Ocwen cannot accept liability for any damage sustained by you or any third party as a result of software viruses.



This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1632


(Do not send correspondence or payments to the above address.)
West Palm Beach, FL 33416-4737
P.O. Box 24737
OCWEN

Sincerely,

OCWEN received a payment on 08/02/2012 for the amount of \$531.08.

Dear Amelia Penzo:

August 03, 2012
Loan Number: 707273629
Property Address: 1301 Montclair Street
Arlington, TX 76015-2416



Ocwen Loan Servicing
Member, NMLS
Helping Homeowners Is What We Do™

From: rdocmail@ocwen.com This sender is in your contact list.
Sent: Sun 8/05/12 12:41 PM
To: ameliapenzo@hotmail.com

Ocwen Payment Received

RE: Ocwen Payment Received

From: Amelia Mercedes Penzo (amelapenzo@hotmail.com)
Sent: Tue 9/04/12 9:49 PM
To: Ocwen (rdocmail@ocwen.com)

You will have to show proof of payments made by me with copies of the transactions!!!!!! Amelia Penzo

Date: Mon, 3 Sep 2012 12:20:25 -0400
From: rdocmail@ocwen.com
To: amelapenzo@hotmail.com
Subject: Ocwen Payment Received

Ocwen Loan Servicing



Helping Homeowners Is What We Do™

August 31, 2012

Loan Number: 707273629
Property Address: 1301 Montclair Street
Arlington, TX 76015-2416

Dear Amelia Penzo:

Ocwen received a payment on 08/30/2012 for the amount of \$508.65.

Sincerely,

Ocwen
P.O. Box 24737
West Palm Beach, FL 33416-4737
(Do not send correspondence or payments to the above address.)

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS #: 1852

© Ocwen Financial Corporation All Rights Reserved

To Unsubscribe from these notifications please click here.

This E-mail message and its attachments, if any are intended solely for the use of the addressee hereof. In addition, this message and the attachments, if any may contain information that is confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission.

Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply E-mail and immediately delete this message from your system. Instructions transmitted over this system are not binding on us until they are confirmed by us. Message transmission is not guaranteed to be secure or free of software virus. While Ocwen Financial Corporation and its subsidiaries collectively "Ocwen"

takes every reasonable precaution to minimize such risks, Ocwen cannot accept liability for any damage sustained by you or any third party as a result of software viruses.

August
2012

Memo

To: Debra

From: Amelia Penzo
PO Box 1301 Montclair St
Arlington - TX 76015
Account # 0707273629

Re: Payment from #0707273629
for the month of August 2012

on 1301 Montclair St, Arlington, TX
76015

③ Requesting copy of
my HUD 1, (Second Notice)

Enclosed payment for above lease
for the month of August 2012 for the
amount of \$540.00. Please acknowledge
the same via email.

Also I am requesting a copy
of my HUD 1 which was already
requested by me a week ago
through a phone call to your customer
service dept. Thanks,
Amelia Penzo

AMELIA M. PENZO
1301 MONTCLAIR STREET
ARLINGTON, TX 76015
469-443-2583

Pay to the
Order of

Five hundred forty
\$ 540.00

08-29-2012
Date

1371

Security Features Back

EECU
Your community credit union
1617 W. 7th Street - P.O. Box 1777
Fort Worth, TX 76101-1777
(817) 332-0800

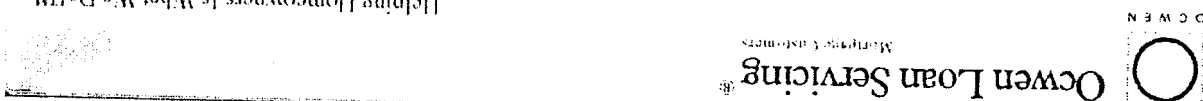
For *August 2012 pay ment*
Account # *0707273629*

1371 0002183280101371

Hardy Clarke

Ocwen Payment Received

From: rdocmail@ocwen.com This sender is in your contact list.
Sent: Sun 9/09/12 12:06 PM
To: ameliapenzo@hotmail.com



September 09, 2012

Loan Number 707273629
Property Address: 1301 Montclair Street
Arlington, TX 76015-2416

Dear Amelia Penzo:
Ocwen received a payment on 08/04/2012 for the amount of \$540.00.

Sincerely,

Ocwen
P.O. Box 24737
West Palm Beach, FL 33416-4737
(Do not send correspondence or payments to the above address.)

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.


AMLS # 1852



To Unsubscribe from these notifications please click [here](#).

This E-mail message and its attachments, if any are intended solely for the use of the addressee hereof. In addition, this message and the attachments, if any may contain information that is confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission.

Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply E-mail and immediately delete this message from your system. Instructions transmitted over this system are not binding on us until they are confirmed by us. Message transmission is not guaranteed to be secure or free of software virus. While Ocwen Financial Corporation and its subsidiaries collectively "Ocwen" takes every reasonable precaution to minimize such risks, Ocwen cannot accept liability for any damage sustained by you or any third party as a result of software viruses.

<p>ENDORSE HERE</p> <p>X</p>	<p>DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE</p>	<p>0707273629 033 LOAN OPS Check#1- DEP TO WFB NA REGULUS-CHI 4124823345 02/03/12 89542834 935430 1 8 84</p>	
------------------------------	---	---	--

<p>NOTICE TO CASHIER: BE SURE WATERMARK IS ON CHECK BEFORE CASHING</p>	
<p>05-0000846635</p> <p>DATE 02/01/12</p> <p>\$634.92</p>	<p>MONEY ORDER</p> <p>PAY:***SIX HUNDRED THIRTY FOUR DOLLARS AND 92 CENTS***</p> <p>TO THE ORDER OF</p> <p>RE: AMELIA PENZO</p> <p>Account # 0707273629</p> <p>FEB 02 2012</p> <p><i>[Signature]</i></p>
<p>0000846635 311981514 06012002</p>	

ENDORSE HERE X	DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE	0707273829 035 LOAN OPS	Check#1: DEP TO WFB NA	REGULUS-CHI	4124823345 02/03/12	93543137 935430 1 9 25
		<div style="border: 1px solid black; padding: 5px;"> <p>For Deposit Only - Do Not Write, Stamp or Sign Below This Line</p> <p>Reserve for Financial Institution Use</p> </div>				

05-0000846291

FEB 09 2012

NOTICE TO CASHIER: BE SURE WATERMARK IS ON CHECK BEFORE CASHING

5-0000846291

01/31/12

DATE

\$634.92

MONEY ORDER

PAY:*SIX HUNDRED THIRTY FOUR DOLLARS AND 92 CENTS*****

TO THE ORDER OF

Payee: Amelia Penzo

#0107273829

Jan 30 12 9444

05-0000846291

10/14/2011 13:01 8172771348

HUGO NUE M.O.

#0588 P.004/008

1079 9/50 pd. Paid After 9.20.11

END-REF HERE
X
-VOID- IN ALL STATES

1079 9/50 pd. Paid After 9.20.11

02-0000225546

CASHIER'S CHECK

PAY TO THE ORDER OF: AMELIA PERZO

PAY: ONE THOUSAND TWO HUNDRED DOLLARS AND 00 CENTS***

\$1,200.00

DATE: 09/20/11

02-0000225546

0000225546 03172771348 08012002

Not on Record

[illegible][illegible]

created with evaluation software from www.xmldata.com

page number 1 of 1

total could be 4500 balance

Att for

3105 held at 552/m Not including items

pd 5 for 5182

Due through 8287.65

Insurance Direct

Escrow 14 months, due

Due Date	Amount Due	Paid Date	Paid Amt	SB	P+I Pmt	Int Rate	IC	Late Chg
09/01/2010	552.51	10/15/2010	552.51		361.59	8.40000	0	18.08
10/01/2010	552.51	01/24/2011	552.51		361.59	8.40000	0	18.08
11/01/2010	552.51	01/24/2011	552.51		361.59	8.40000	0	18.08
12/01/2010	552.51	01/24/2011	552.51		361.59	8.40000	0	18.08
01/01/2011	552.51	03/09/2011	552.51		361.59	8.40000	0	18.08
02/01/2011	552.51	03/09/2011	552.51		361.59	8.40000	0	18.08
03/01/2011	552.51	03/09/2011	552.51		361.59	8.40000	0	18.08
04/01/2011	552.51	06/29/2011	552.51		361.59	8.40000	0	18.08
05/01/2011	552.51		114.89		361.59	8.40000	0	18.08
06/01/2011	552.51		0.00		361.59	8.40000	0	18.08
07/01/2011	648.53		0.00		361.59	8.40000	0	18.08
08/01/2011	648.53		0.00		361.59	8.40000	0	18.08

11/10/11

12 months

Loan Number : 707273629
 Pre Next Due : 04/01/2010
 Pre Target : 09/01/2010
 Contractual : 11/01/2010
 Post Next Due : 05/01/2011
 Bk Filed : 08/16/2010
 Acquisition : 09/01/2010
 Starting Pre :
 Starting Post :

Owren Financial Solutions Pvt. Ltd.
 Post Payment Tracking

Date : 08/29/2011 at 05:25:42 AM

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)
--	--

FW: Certificates

Amelia Mercedes Penzo (ameliapenzo@hotmail.com)

Fri 10/19/12 4:11 PM

Lee Lawfirm (clee@leebankruptcy.com)

Will you please resend the certificates again with signatures? Thanks, Amelia Penzo

From: ameliapenzo@hotmail.com

To: clee@leebankruptcy.com

Subject: RE: Certificates

Date: Thu, 13 Sep 2012 17:38:00 -0500

No, I disagree with you, I did not take the courses you mentioned below. I will take this matter to higher grounds. Amelia Penzo

From: clee@leebankruptcy.com

To: ameliapenzo@hotmail.com

CC: clee@leebankruptcy.com; lbarrett@leebankruptcy.com

Subject: Certificates

Date: Fri, 7 Sep 2012 15:47:43 +0000

Hello Ma'am,

Here are both of your certificates that you inquired about this morning. One was required before you filed your case and one was required after you filed your case. You have done both and both have been filed with the Court. Copies are attached for your reference.

If you have any questions about these please don't hesitate to contact me.

You can contact me by email or my direct telephone number which is 817-265-0123 ext. 380.

Thank you very much for your business,

-Chris

RE: Certificates

Amelia Mercedes Penzo (ameliapenzo@hotmail.com)

Thu 9/13/12 5:38 PM

Lee Lawfirm (clee@leebankruptcy.com)

No, I disagree with you, I did not take the courses you mentioned below. I will take this matter to higher grounds. Amelia Penzo

From: clee@leebankruptcy.com

To: ameliapenzo@hotmail.com

CC: clee@leebankruptcy.com; lbarrett@leebankruptcy.com

Subject: Certificates

Date: Fri, 7 Sep 2012 15:47:43 +0000

Hello Ma'am,

Here are both of your certificates that you inquired about this morning. One was required before you filed your case and one was required after you filed your case. You have done both and both have been filed with the Court. Copies are attached for your reference.

If you have any questions about these please don't hesitate to contact me.

You can contact me by email or my direct telephone number which is 817-265-0123 ext. 380.

Thank you very much for your business,

-Chris



8/3/2012

Amelia Penzo
PO Box 153032
Arlington, TX 76015

Loan Number 707273629
Case Number 10-45329

RE: Adjustable Rate Mortgage Change Notice

Dear Borrower(s):

Please consider this revised notice for the 10/1/2012 payment and request you to ignore the previous notices that you have received for the said payment change date.

In accordance with the terms of your adjustable rate mortgage, please be advised that on 10/1/2012 the principal and interest portion of your payment amount on your loan will change from \$ 361.59 to \$ 361.58, which excludes your escrow amount, if any.

Effective Date of the New Payment	10/1/2012
New Principal & Interest Payment Amount	\$ 361.58
Escrow Payment Amount	\$ 135.68
Optional Insurance Payment Amount	\$ 0.00
New Total Monthly Payment Amount	\$ 497.26

The principal balance on your loan as of this date will be \$43,464.05 (assuming timely payment of all preceding payments). Please be advised this figure does not represent a payoff quote.

Your new interest rate will be 8.40000%, which was based on an index value of 0.72590%. Your previous payment amount was calculated using an interest rate of 8.40000%, which was based on the previous index value of 0.77825%.

You should be aware that your overall monthly payment could change on a separate date as a result of any increases or decreases in real estate taxes and/or insurance. If you have any questions relating to this notice, Please contact our Customer Care Center with any questions at (800) 746-2936. We are available Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

Sincerely,

Ocwen Loan Servicing, LLC

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852

BKARMNOTICE

after my complaint about charging me for insurance but I still have not received credit for charges. Also \$497.26 was charged to another account see 1/31/2013 date.



WWW.OCWEN.COM

March 16, 2012

Amelia Penzo

PO Box 153032
Arlington, TX 76015Loan Number: 707273629
Property Address: 1301 Monclair Street, Arlington, TX 76015-2416
Analysis Date: 03/15/12

Dear Borrower(s):

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY
ACCOUNT HISTORY

This notice is being sent to you because Ocwen Loan Servicing, LLC has been notified that a proceeding under Chapter 13 of the Bankruptcy Code involving you was commenced on 8/16/10. This notice relates to your post-petition escrow payments and disbursements only.

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan. If you have filed for any other bankruptcy protection or received any other discharge under the U.S. Bankruptcy Code that applies to this property, this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

This is a statement of actual and scheduled activity in your escrow account from July 2011 through March 2012.

Your monthly mortgage payment for the past year was \$657.99 of which \$361.59 was for principal and interest and \$296.40 was allocated to your escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*Jul-11	\$286.94	\$331.90				\$-53.08	\$-508.58
*Aug-11	\$286.94	\$286.94				\$233.86	
*Sep-11	\$286.94	\$190.92				\$520.80	\$-317.66
*Oct-11	\$286.94	\$74.92				\$-126.74	\$-51.82
*Nov-11	\$286.94	\$516.88		\$1,628.11	County Tax (PARCEL # 00000930369)	\$1,094.68	\$-1,163.05
*Dec-11	\$286.94	\$296.40-s		\$273.33		\$1,381.62	\$-866.65
*Jan-12	\$286.94	\$296.40-s	\$1,959.91	\$516.88		\$-76.44	\$-593.32
				\$296.40-s	COUNTY	\$-291.35	\$-76.44
							\$219.96
							\$516.36

PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 707273629

Amelia Penzo

New Insurance Company:



WWW.OCWEN.COM

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*Feb-12	\$286.94	\$516.88		\$722.50	TAX (PARCEL # 00000930369)	\$-4.41	\$310.74
*		\$273.33			Escrow Balance Adjustment		\$584.07
*		\$273.33					\$857.40
*		\$273.33					\$1,130.73
*		\$237.85					\$1,368.58
*		\$296.40-s					\$1,664.98
TOTALS	\$2,295.52	\$4,192.27	\$1,959.91	\$2,350.61			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 707273629

Amelia Penzo

New Insurance Company:

FILED

United States Bankruptcy Court

APR 19 2013

TAWANA C. MARSHALL, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

In re Amelia Mercedes Penzo
Debtor

B3

Case No. 10-45329

Chapter 13

[Caption as in Form 16A, 16B, or 16D, as appropriate]

NOTICE OF APPEAL

Amelia Mercedes Penzo the plaintiff [or defendant or other party] appeals under 28 U.S.C. § 158(a) or (b) from the judgment, order, or decree of the bankruptcy judge (describe) entered in this adversary proceeding [or other proceeding, describe type] on the 11th day of April, 2013 (50)
(month) (year)

The names of all parties to the judgment, order, or decree appealed from and the names, addresses, and telephone numbers of their respective attorneys are as follows:

Dated: 4-19-2013

Signed: Amelia Penzo
Attorney for Appellant (or Appellant, if not represented by an Attorney)

Attorney Name: _____

Address: PO Box 153032
Arlington-TX 76015

Telephone No: (469) 443-2583

If a Bankruptcy Appellate Panel Service is authorized to hear this appeal, each party has a right to have the appeal heard by the district court. The appellant may exercise this right only by filing a separate statement of election at the time of the filing of this notice of appeal. Any other party may elect, within the time provided in 28 U.S.C. § 158(c), to have the appeal heard by the district court.

If a child support creditor or its representative is the appellant, and if the child support creditor or its representative files the form specified in § 304(g) of the Bankruptcy Reform Act of 1994, no fee is required.

(1)

Memo

To: Mackie Wolf / Attorney at Law
From: Amelia M. Penzo / case # 10-45329
Re: Requesting information
about amount Owen is
paying I owe.
Pages: 8

According to my information I do not owe Owen the amount stated on your first Notice of Default. I will be filing with the U.S. Court (Bankruptcy Court) a Motion to Reconsider, besides the one I just filed in reference to the forbearance agreement not honored by Owen. I would like to have copies of any documentation submitted to you by Owen. I also would like to turn in to you proof of payments. Enclosed are filing court today.
Thanks,
Amelia Penzo
(214) 443-2583

M E M O

TO: US BANKRUPTCY COURT / NORTHERN DISTRICT OF TX

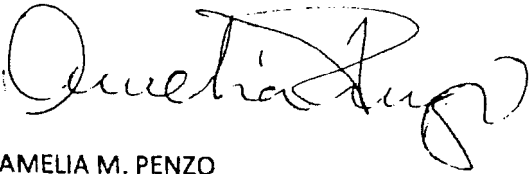
FROM: AMELIA M. PENZO / CHAPTER XIII BANKRUPTCY CASE 3 10-45329-RFN13

RE: REQUESTING A HEARING WITH OCWEN LOAN SERVICING / CHAPTER XIII BANKRUPTCY CASE
#10-45329-RFN13 FOR MORTGAGE LOAN #0707273629 FOR MOTION TO RECONSIDER

PAGES: 2

HEREBY I AM REQUESTING A MOTION TO RECONSIDER TO DISCUSS MATTERS EXPLAINED ON PAGE 1.

THANKS,



AMELIA M. PENZO

(469)443-2583; POBOX 153032, ARLINGTON 76015

MEMO

TO: US DISTRICT COURT/ BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS

FROM: AMELIA M. PENZO / BANKRUPTCY CASE #10-45329-RFN13

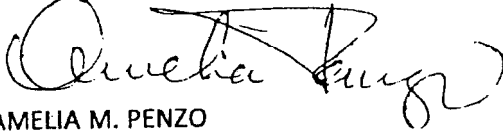
RE: FILING A MOTION TO RECONSIDER AGAINST OCWEN LOAN SERVICING FOR FAILING TO FOLLOW US BANKRUPTCY COURT GUIDELINES . OCWEN LOAN SERVICING LOAN #0707273629

PAGES: 1

HEREBY I AM FILING A WRITTEN MOTION TO RECONSIDER AGAINST OCWEN LOAN SERVICING, LLC (POBOX 6440, CAROL STREAM, ILLINOIS 60197-6440 ON LOAN #0707273629. OCWEN DID NOT HONOR MY FORBEARANCE AGREEMENT I HAD WITH HOMEQ WHO SOLD MY LOAN TO OCWEN LOAN SERVICING. THUS MY FORBEARANCE AGREEMENT IS NOT SHOWING ON MY BANKRUPTCY CHAPTER XIII, CASE #10-45329-RFN FILED 2 ½ YEARS AGO (AUGUST 2010) AT NORTHERN DISTRICT/ FORT WORTH DIVISION. ALSO, AT THIS MOMENT OCWEN IS FILING FOR FORECLOSURE ON MY HOME CLAIMING A DEBT THAT DOES NOT EXIST. ENCLOSED COPIES OF 1) FORBEARANCE AGREEMENT WITH HOMEQ, 2) FIRST NOTICE OF DEFAULT, 3) ORDER GRANTING MOTION TO WITHDRAW AS ATTORNEY OF RECORD. IF YOU HAVE ANY QUESTION DO NOT HESITATE TO CONTACT ME AT :

POBOX 153032; ARLINGTON, TX 76015; PHONE # 469-443-2583; ameliapenzo@hotmail.com

THANKS,


AMELIA M. PENZO

FILED
FEB 07 2013
TAWANA C. MARSHALL, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

PARKWAY OFFICE CENTER, SUITE 900
14160 NORTH DALLAS PARKWAY
DALLAS, TEXAS 75254
* PLEASE RESPOND TO DALLAS OFFICE

UNION PLAZA
124 WEST CAPITOL, SUITE 1560
LITTLE ROCK, ARKANSAS 72201

November 28, 2012

Via First Class Mail and
Certified Mail/RRR #
AMELIA PENZO
PO BOX 153032
ARLINGTON, TX 76015

Certified Article Number

7196 9008 9040 1340 0676

SENDER'S RECORD

Re: Ocwen Loan Servicing, LLC, as Mortgage Servicer
FIRST NOTICE OF DEFAULT
Borrower(s): AMELIA PENZO
Case No: 10-45329
MWZM#: 10-004248-670
Property Address: 1301 MONTCLAIR STREET
ARLINGTON, TX 76015

Dear BORROWER(S):

Our firm represents the above-referenced secured creditor (our "Client") in this proceeding. According to the records of our client, you have failed to comply with the payment requirements of the Agreed Order Conditioning Automatic Stay. Pursuant to the terms of the Order we are providing our Client's notice of default to you.

Please take notice that the default must be cured by delivering funds in the amount of \$6,248.60 to our Client at the address noted below not later than 5:00 p.m. on December 8, 2012. The funds must be made payable to Ocwen Loan Servicing, LLC Attn: Bankruptcy Department and remitted to 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409. The amount to be paid represents the following delinquent payments:

Payments	3/12	\$657.99
Late Charges	3/12-11/12	\$162.72
Suspense		\$-506.31
Current Attorney Fees		\$50.00
Payments	4/12-11/12	\$3,978.16
Stip Payments	2/15/2012-3/15/2012	\$1,270.70
Stip Payment	4/15/2012	\$635.34
Grand Total		\$6,248.60

All payment which may become due prior to your payment of the delinquency must also be paid. Please be aware when curing delinquent payment, as stated in this letter, that all payments presently past due must be included (i.e. monthly payments due during the period between the date of this letter and the date of your payment plus late charges, Agreed Order payments, etc.) please forward any such cure payment to our Client as indicated above.

Please note that in the event this default is not timely cured, the automatic stay shall terminate without further court order and thereafter, our Client will be free to pursue its contractual and statutory rights including, without limitation, the initiation of foreclosure, collection, and/or repossession proceedings.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

John Lynch

cc: Opposing Counsel
JESSE SCHODROF GARCIA
8701 BEDFORD EULESS RD.,
STE. 510
HURST, TX 76053

Certified Article Number

7196 9008 9040 1340 0706

SENDER'S RECORD

Trustee
TIM TRUMAN
6851 N.E. LOOP 820
SUITE 300
FORT WORTH, TX 76180

HomEq Servicing

July 30, 2010

Amelia Penzo
1301 Montclair Street
Arlington, TX 76015-2416

RE: Account Number 0322245226

Dear Amelia Penzo:

Thank you for your recent inquiry to HomEq Servicing ("HomEq"). At HomEq, we are dedicated to providing our customers with timely and complete answers to their questions and/or concerns.

In response to your recent inquiry, our records indicate the loan was referred for foreclosure action on April 10, 2007. A forbearance agreement was established on the account on July 1, 2010 with a down payment being due on July 15, 2010, in the amount of \$3,350.00. This payment was applied to the loan on July 14, 2010, as required. The loan was removed from foreclosure due to the active forbearance agreement.

We appreciate having had the opportunity to be of service to you. If you require additional assistance, please call our Customer Service Department, toll-free at 877-867-7378, Monday through Friday, between 5:00 a.m. and 5:30 p.m., Pacific Time.

Sincerely,

Account Research Specialist
VISSM

HomEq is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If this account is subject to a pending bankruptcy proceeding or if you have received a bankruptcy discharge for this account, this communication is for informational purposes only and is not an attempt to collect a debt.

HomEq Servicing
P.O. Box 13716, Sacramento, CA 95853-3716

7 'A Rto ON

1660655016 001010000 000000

WAGNIE 0107 '05 '000

HomeEQ

9/9/2009 9:34:51

PAGE 5/006 Fax 0000000000

2. **Forbearance Agreement.** Beginning on 14-OCT-09 Borrower shall begin making forbearance payments. Borrower's current monthly payment, including escrow if applicable is \$642.37. In addition to the regularly scheduled monthly payments, Borrower shall pay the arrears described above as follows:

\$ 1500 initial payment must be received and posted by 14-SEP-09

AMOUNT AND DATE PAYMENT MUST BE RECEIVED:

Due Date	Combined Monthly Payment
14-OCT-09	\$986.45
14-NOV-09	\$986.45
14-DEC-09	\$986.45
14-JAN-10	\$986.45
14-FEB-10	\$986.45
14-MAR-10	\$986.45
14-APR-10	\$986.45
14-MAY-10	\$986.45
14-JUN-10	\$986.45

3. **Foreclosure Suspension.** The parties agree that for the term of this Agreement, foreclosure proceedings shall be held in abeyance so long as Borrower makes all payments required under this Agreement. The foreclosure will not be cancelled until the successful completion of the terms of this Agreement. Nothing in this paragraph shall prevent HomeEq from taking any and all action necessary to maintain the status of the foreclosure action in its present state or to advance the action to prevent its dismissal. Upon posting of the last payment under this Agreement and its clearance as "good funds," HomeEq will discontinue the pending foreclosure.
4. **No Further Demand/Notice.** HomeEq has the right to post the Property for foreclosure without the necessity of mailing another demand/notice of intent to accelerate and to take all steps necessary for foreclosure in the event Borrower defaults under the terms of this Agreement. After the term of this Agreement has ended, HomeEq may foreclose if Borrower has failed to either bring the Loan current or pay the Loan in full. Borrower hereby waives the statute of limitations associated with the acceleration of the Loan. If Borrower fully complies with the terms of the Agreement, the indebtedness will be reinstated as current.
5. **Timely Payment.** In the event any of the payments required hereunder are not received and posted by the date they are due, Borrower shall be in default under this Agreement and HomeEq shall be entitled to proceed with foreclosure.
6. **Additional Fees/Increases to Escrow.** Additional foreclosure fees for Property inspections and broker price opinions may be incurred during the term of this Agreement. Borrower will be responsible for paying any such fees incurred. In addition, Borrower's escrow account may be reanalyzed one or more times during the term of this Agreement. Such reanalysis of the escrow account may require an increase of amounts be held in escrow and result in an increase in Borrower's monthly payment amount.
7. **Superior Liens.** Borrower is responsible for immediately paying any and all outstanding amounts, claims or liens against the Property which are or may become a lien superior to the interest of HomeEq during the term of this Agreement. If HomeEq has already paid any delinquent amounts, claims or liens, such amounts, claims or liens will be included in this Agreement. If HomeEq is required to pay such amounts, Borrower will be deemed in default under this Agreement. If HomeEq receives notice of any pending sale resulting from such amounts, claims or liens during the term of this Agreement, a material default will be deemed to have occurred and HomeEq may proceed with foreclosure without further notice to Borrower.



ENTERED
TAWANA C. MARSHALL, CLERK
THE DATE OF ENTRY IS
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.


United States Bankruptcy Judge

Signed January 08, 2013

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:	§	Case No. 10-45329-RFN-13
	§	
AMELIA MERCEDES PENZO	§	Chapter 13
	§	
Debtor	§	
	§	
	§	

**ORDER GRANTING MOTION TO WITHDRAW AS
ATTORNEY OF RECORD**

CAME ON FOR CONSIDERATION, before the Court the Motion to Withdraw As Attorney of Record, and the Court having reviewed the Motion and having considered the premise contained therein, the relief sought in the Motion is GRANTED.

ORDERED, ADJUDGED, and DECREED, that the Lee law Firm, PLLC and Christopher M. Lee are no longer the attorney of record for the Debtor.

IT IS FURTHER ORDERED, that neither the Lee Law Firm PLLC nor Christopher M. Lee shall have any further duties nor obligations in the above styled matter.

END OF ORDER###

January 10, 2013

From: United States Bankruptcy Court, Northern District of Texas

Re: U.S. Courts, Bankruptcy Noticing Center - Undeliverable Notice

In re: Amelia Mercedes Penzo, Case Number 10-45329, rfn

TO THE DEBTOR:

The attachment could not be mailed to the notice recipient(s) listed below because the United States Postal Service (USPS) has determined that those addresses in the case mailing list are undeliverable.

Please be advised that dischargeability of a debt may be affected if a creditor fails to receive certain notices. You should determine whether an address should be updated. Consult an attorney with any legal questions you might have.

NOTE: No further notices will be mailed to the notice recipient(s) listed below, if the USPS continues to designate the address as undeliverable, until the address is updated in accordance with local court policy, which may allow for use of this form, a separate notice of change of address, and/or an amended schedule. THIS FORM CANNOT BE USED TO ADD A NEW CREDITOR NOT PREVIOUSLY LISTED ON YOUR SCHEDULES.

If this form is used by your court in place of filing a separate notice of change of address and/or an amended schedule: 1) determine the updated address and send the attachment to each recipient below; 2) list each updated address below; 3) sign and date the form; and 4) file this form with the court.

UNDELIVERABLE ADDRESS: JPMorgan Chase Bank, N.A. - Chase Home Finance LLC

Reason Undeliverable: Incomplete address

THE UPDATED ADDRESS PROVIDED IS:

Signature of Debtor or Debtor's Attorney

Date

The Bankruptcy Noticing Center does not respond to messages regarding bypass notification. Please contact the U.S. Bankruptcy Court where the case is pending with questions or comments.



www.ocwen.com

OCWEN

NMLS #: 1852
CUSTOMER CARE CENTER 1-800-746-2936
NC Permit No. 3946
Your call may be recorded for the coaching and development of our associates.

2AT 01904/15987/002046 0420 2 ACQAXA

ASHA PENZO
1301 MONTCLAIR ST
ARLINGTON TX 76015-1420

Account Number: 0707273629
Account Statement Date: 05/17/2013
Property Address:
1301 Montclair Street
Arlington TX 76015-2416

DELO

Page 2

Special Notices

Reduce your financial burden when your home is impacted by a disaster or you involuntarily lose your job. Let First Protector pay your mortgage for you. Visit www.OcwenFirstProtector.com or call 1-877-479-3947, 8am-6pm E.T. for more information.

Important Messages

We hereby report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan currently current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

Account Number:	0707273629
Account Statement Date:	05/17/2013
Property Address:	
1301 Montclair Street	
Adelphi, NY 76015-2416	

NMLS #: 1852
NC Perm. No. 3946

CUSTOMER CARE CENTER 1-800-746-2936
NC Permit No. 3946

DELO

Page 1

➤ **COSI OMER CARE CENTER** | 800-748-2936

01904/115987/002045 0420 2 ACQAXA

1308 MONTCLAIR ST
APLINGTON TX 76015-1420



Reduce your financial burden when your home is impacted by a disaster or you involuntarily lose your job. Let First Protector pay your mortgage for you. Visit www.OcwenFirstProtector.com or call 887-479-3947, 8am-8pm E.T. for more information.

Special Notices

Additional information

* Current Principal Balance:	43,577.54
Interest Rate:	8.40000%
Next Payment Due Date:	08/01/2012
Escrow Advance Balance:	3,148.04
Current Suspense Balance:	261.19
Interest Paid Year-To-Date:	.00
Taxes Paid Year-To-Date:	.00
Bending Principal Balance:	43,664.84
Recording Escrow Balance:	2,876.68
Recorded Assessed Amounts:	
04/28/03 Deed of Trust Recording:	300.00
05/06/03 Property Valuation Estimate:	109.00
05/07/03 Property Inspection Fee:	10.50

This is the principal balance only, not the amount required to pay your account in full.

Details of Amount Due

Current Amount Due:	60.62
Principal:	300.96
Interest:	135.68
Escrow:	261.19
Less: Partial Payment Amount:	236.07
Current Amount Due by 06/01/13:	
Past Due Amount:	583.53
Principal:	3,032.29
Interest:	1,356.80
Escrow:	4,972.62
Past Due Amounts DUE IMMEDIATELY:	
Assessed Fees/Expense Outstanding:	54.24
Late Charges:	175.00
Prev-Returned Check Fee:	5.00
Prev-Transaction History Fee:	150.00
Prev-Bankruptcy Expense:	39.18
Prev-Certified Mail Cost:	300.00
Prev-Deed of Trust Recording:	150.00
Prev-Defensive Litigation Fees:	625.00
Prev-Motion for Relief:	150.00
Prev-Motion For Relief Filing Costs:	50.00
Prev-Notice of Default:	10.50
Curr-Property Inspection Fee:	21.00
Prev-Property Inspection Fee:	109.00
Curr-Property Valuation Expense:	109.00
Prev-Property Valuation Expense:	150.00
Prev-Review of Plan/Notice of Appraisal:	300.00
Prev-Title Report Fee:	2,397.92
Total Fees/Expense Outstanding:	7,606.61

Recent Account Activity

Account Number	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
0500913	Suspense Transfer						150.00-	150.00-
0500913	Suspense Transfer						150.00	150.00
0500913	Waived							5.00
0500913	Transaction History							